


Prepared For:

ELIZABETH C. HELFANT

04/15/2010

Today's Savings

- * There are many education tax breaks available, including two credits, two deductions, and even three ways to exclude funds from being taxed in the first place. Using one or more of your options enabled you to reduce your taxes this year by: \$2,500.00
- * By deducting your home mortgage interest, you reduced your taxes by an estimated: \$2,467.00
- * Claiming the Child Tax Credit for you this year helped you reduce your federal taxes by: \$2,000.00
- * By participating in a qualified retirement plan through your employer this year and making your contributions with pretax dollars, you reduced your taxes by: \$360.00
- * In simple terms, the Marginal Tax Rate is the tax rate that you pay on your last dollar of taxable income. It is the highest federal tax bracket that affects your tax calculation. The Effective Tax Rate is the percentage of your total income that you paid in taxes. For 2009, your Marginal Tax Rate is 15% and your Effective Tax Rate is 1%.

Total Savings..... \$7,327.00

Filing, Refund and Balance Due Information

Tax Return	efile	Refund / (Balance Due)	Payment Information	Delivery
Federal	No	\$5,339.00	Refund	\$5,339.00 See the Filing Checklist for instructions.
Missouri	No	\$771.00		See the Filing Checklist for mailing instructions.

H&R Block ADVANTAGE[®]

2009 Tax Return Summary

Federal Year over Year Comparison

INCOME	Year 2009	Year 2008	Change(\$)
Wages, salaries, tips	\$75,016	\$0	\$75,016
Total income	\$75,016	\$0	\$75,016
ADJUSTMENTS			
Educator expenses	\$250	\$0	\$250
Total adjustments	\$250	\$0	\$250
ADJUSTED GROSS INCOME			
Total income less total adjustments	\$74,766	\$0	\$74,766
TAXABLE INCOME			
Taxes	\$6,127	\$0	\$6,127
Deductible interest	\$17,721	\$0	\$17,721
Total itemized deductions	\$23,848	\$0	\$23,848
Standard deductions	\$8,850	\$0	\$8,850
Exemptions	\$18,250	\$0	\$18,250
Taxable income	\$32,668	\$0	\$32,668
TAX COMPUTATION			
Income tax	\$4,304	\$0	\$4,304
Tax before credits	\$4,304	\$0	\$4,304
CREDITS			
Education credits	\$1,500	\$0	\$1,500
Child tax credit	\$2,000	\$0	\$2,000
Total credits	\$3,500	\$0	\$3,500
Tax after credits	\$804	\$0	\$804
OTHER TAXES			
Total tax	\$804	\$0	\$804
PAYMENTS			
Federal withholding	\$4,743	\$0	\$4,743
Making work pay and government retiree credits	\$400	\$0	\$400
Refundable education credit	\$1,000	\$0	\$1,000
Total payments	\$6,143	\$0	\$6,143
REFUND			
Overpayment	\$5,339	\$0	\$5,339
Refund due	\$5,339	\$0	\$5,339
OTHER COMPUTATIONS			
Alternative minimum taxable income	\$57,045	\$0	\$57,045
Total tax preferences and adjustments	\$6,127	\$0	\$6,127
Marginal tax bracket	15%		
Effective tax bracket	1%		
Filing status	Head of Household		

#	What is it?	Who is impacted?	When is it effective?	How many taxpayers will be impacted? (estimate, if can be estimated)	What does the taxpayer need to do?	Positive or Negative impact to the Taxpayer at tax time? (a)
1	Additional Child Tax Credit Earnings threshold for this refundable credit is \$3,000	Refundable tax credit for taxpayers with earned income over \$3,000.	2009 and 2010	3% of taxpayers	- Claim the credit on a filed tax return even if not otherwise required to file	Positive - Up to \$1,000 per eligible child - Avg. \$681 for impacted taxpayers
2	Earned Income Tax Credit 1) Families with 3 or more children will now receive additional credit for 3rd child (former law - only up to 2 kids) 2) Reduced the marriage penalty for joint filers by shifting the joint phaseout ranges	1) Families with 3 or more children with incomes up to \$48,000 2) Joint filers who previously didn't qualify for EITC may now qualify because the phaseout range was shifted	2009 and 2010	3% of taxpayers	- Claim the credit on a filed tax return - Taxpayer could have previously been a not-required-to-file	Positive - Up to \$629 (depends on # of children and filing status) - Avg. \$458 for impacted taxpayers
3	Making Work Pay Credit Refundable credit of up to \$400 per qualified taxpayer (\$800 MFJ). Qualified taxpayers were 'prepaid' the credit through decreased payroll withholdings. However, the change in withholdings may cause some people to be under withheld, thus, they may need to "pay-back" the dollars already received	Individuals with earned income and a valid SSN (MFJ only one needs valid SSN). Benefit starts to phase out at modified adjusted gross income (MAGI) = \$75,000 (\$150,000 MFJ). Full phaseout occurs at MAGI = \$95,000 (\$190,000 MFJ)	2009 and 2010	81% of taxpayers are expected to claim the credit Taxpayers In Danger Zone (underwithheld) include those who are: (1) single or married with more than one income (2) a dependent (3) Retired	- Claim the credit on a filed tax return with Schedule M	Positive - More money in paycheck or larger refund due to credit Negative - If in Danger Zone, could be a negative impact (of \$400 more, (\$800 or more) total MFJ) - Avg. (\$98) for impacted Danger Zone clients
4	Energy Credit A credit for 30% of costs (max credit of \$1,500 collectively for 2009 and 2010) for qualifying residential improvements for heating and cooling efficiency (e.g., windows, doors, HVAC).	Taxpayers who invest in such qualifying improvements to their home	2009 and 2010		- Invest in energy efficient improvements (purchase and install) - Claim allowable credit on a filed tax return	Positive - Up to \$1,500
5	Unemployment compensation First \$2,400 of unemployment compensation not subject to income tax	Jobless taxpayers receiving unemployment compensation	Expired 12/31/09		No action required	Negative No longer able to exclude first \$2,400 of unemployment benefits
6	Standard deduction for federal disaster losses Taxpayers in federally declared disaster areas may claim casualty loss as additional standard deduction instead of as an itemized deduction	Individuals who incur a casualty loss in a federally declared disaster area may only claim the loss if they are able to itemize	Expired 12/31/09		Report disaster loss on Form 4868 and claim as itemized deduction on Schedule A	Negative Must itemize to claim the deduction (reduces benefit)

* Individuals may want to consider adjusting their income tax withholding during the year (and thereby increasing their paychecks), if indeed any of these provisions significantly reduces their end-of-year tax liability.

QUICK REFERENCE

Impact of Key Tax Law Changes - Calendar Year 2010 ^(b)

As of March 3, 2010

#	What is it?	Who is impacted?	When is it effective?	How many taxpayers will be impacted? (estimate, if can be estimated)	What does the taxpayer need to do?	Positive or Negative impact to the Taxpayer at tax time? ^(a)
7	Standard deduction for real property taxes Taxpayers who don't itemize may deduct up to \$500 (\$1,000 MFJ) of real property taxes as part of standard deduction	Non-itemizers who own their home or vacation home	Expired 12/31/09		Deduct property taxes on Schedule A if taxpayer itemizes	Negative Must itemize to claim the deduction
8	State and local sales tax deduction An election to deduct state or local general sales tax in lieu of state and local income tax	Primarily affects individuals in states with no income tax and individuals who purchase "big ticket" items	Expired 12/31/09		Make election on tax return	Negative Individuals in states with no income tax will lose valuable tax deduction
9	Roth IRA conversions No AGI limitation on conversions. 2010 conversions taxed one half in 2011 and one half in 2012 unless elect to pay tax on conversion in 2010	Higher income individuals who in the past were not able to convert traditional IRA funds to a Roth account	2010 and going forward		- Convert IRA to Roth IRA if makes financial sense to do so. - Consider filing an extension for 2010 allowing time to determine whether or not they should pay the taxes in 2010 or divide it up between 2011 and 2012.	Positive - Increases tax now, but expectation is that in the long run overall tax will be reduced - Deferral of 2010 tax is positive
10	Homebuyer Credit Up to \$8,000 refundable credit (Up to \$6,500 credit for existing homeowners)	Qualifying individuals who purchase a principal residence. Also applies if binding contract to purchase is entered into before 5/1/10 and the purchase closes before 7/1/10	Expires 4/30/10	1.4% of taxpayers	Claim home purchase on 2010 return Note: Taxpayers who claimed the credit in 2008 for a home purchased in 2008 must begin repaying the credit on their 2010 tax return.	Negative Loss of credit after 4/30/09
11	Vehicle sales and excise tax deduction Deduction for sales and excise tax paid on a new vehicle purchase; limited to sales and excise that would have been paid on a \$49,500 vehicle; claimed as an itemized deduction on Schedule A or as an additional standard deduction on Schedule L	Individuals who purchase a new vehicle	Expired 12/31/09		Add sales and excise tax to basis of vehicle	Negative Loss of deduction after 12/31/09
12	Estate tax	For one year, there would be no estate tax. Only limited step up of basis would be allowed to beneficiaries, so beneficiaries may have tax burden (capital gains)	Temporarily repealed for 2010		Keep an eye on Congress. It is likely that the 2009 estate tax rules will be extended for 2010 rather than letting the estate tax expire	Positive or Negative Eliminates estate tax but beneficiaries may have capital gain if assets that aren't stepped up are sold

a The impact is solely for the one noted law; not a collective impact of all the tax law changes.

b These changes are the key year- over- year tax law changes. There are many more tax law changes, regulatory changes, and current proposed law changes that can be impactful to Individual taxpayers (e.g., the "Extenders" bill, the annual inflationary adjustments, other tax law changes that impact a smaller group of individuals, etc.). For more information, go to www.thetaxinstitute.com.

2 of 2

* Individuals may want to consider adjusting their income tax withholding during the year (and thereby increasing their paychecks), if indeed any of these provisions significantly reduces their end- of- year tax liability.

This H&R Block Advantage document provides information that could help you improve your tax and financial situation. Its contents should be considered in conjunction with information you receive from other sources that are familiar with your specific circumstances. Tax services offered through subsidiaries of H&R Block Services, Inc.



MISSOURI DEPARTMENT OF REVENUE
**INDIVIDUAL INCOME TAX DECLARATION
FOR INTERNET OR ELECTRONIC FILING**

**2009
FORM
MO-8453**

**DO NOT MAIL
TO THE DEPT. OF REVENUE**

DCN	00 - - 6	DOR USE ONLY	POSTMARK DATE	CASH

NAME (LAST, FIRST, INITIAL) HELFANT ELIZABETH C		SOCIAL SECURITY NO. 243-92-2876
SPOUSE'S NAME (LAST, FIRST, INITIAL)		SPOUSE'S SOCIAL SECURITY NO.
PRESENT ADDRESS (INCLUDE APARTMENT # OR RURAL ROUTE) 12216 BLACKHEATH CT		TELEPHONE NUMBER 314-974-9870
CITY, TOWN, OR POST OFFICE ST LOUIS	STATE MO	ZIP CODE 63141

PART 1 - TAX RETURN INFORMATION (WHOLE DOLLARS ONLY)

1. Total federal adjusted gross income (Form MO-1040, Line 1)	1	74,766
2. Total Missouri tax (Form MO-1040, Line 31)	2	2,152
3. Missouri income tax withheld (Form MO-1040, Line 32) Form W-2(s) and 1099R(s) must be attached	3	2,923
4. Refund (Form MO-1040, Line 46)	4	771
5. Amount you owe (Form MO-1040, Line 49) Please mail amount due with Form MO- 1040V to: Missouri Department of Revenue, P.O. Box 371, Jefferson City, MO 65105- 0371 or dial (888) 929- 0513 to pay with major credit card	5	

PART 2 - DECLARATION OF TAXPAYER

Under penalties of perjury, I declare that the information I have provided to my electronic return originator (ERO) or entered via the Internet agree with the amounts shown on the corresponding lines of my 2009 Missouri Individual Income Tax Return and with Part 1 above. To the best of my knowledge and belief, my return is true, correct, and complete. I consent that my return and accompanying schedules and statements, if electronically filed, be sent to the Internal Revenue Service (IRS) by my ERO and by the IRS to the Missouri Department of Revenue. I consent that my return and accompanying schedules and statements, if filed via the Internet, will be retained by me for three years. If I have filed a balance due return, I understand that if the Missouri Department of Revenue does not receive full and timely payment of my tax liability, I will remain liable for the tax liability and applicable interest and additions to tax. If I have filed a joint Federal and State tax return and there is an error on my Federal return, I understand my Missouri return may not be forwarded to the Missouri Department of Revenue. If the processing of my return or refund is delayed, I authorize the Missouri Department of Revenue to disclose to my ERO, practitioner and/or the transmitter the reason(s) for the delay, or when the refund was sent.

I declare, under the penalties of perjury, that I agree to provide the direct deposit information to the Missouri Department of Revenue so my refund check may be deposited into the account specifically designated. I agree the Missouri Department of Revenue will not be liable for misrouting of direct deposit based upon incorrect account information provided by myself or the ERO.

<input type="checkbox"/> Check if Direct Deposit	<input checked="" type="checkbox"/> Check if not Direct Deposit
SIGNATURE COPY ONLY	DATE
SPOUSE'S SIGNATURE (if filing combined, BOTH must sign) COPY ONLY	DATE

PART 3 - DECLARATION OF ELECTRONIC RETURN ORIGINATOR (ERO) AND PAID PREPARER (IF APPLICABLE)

I declare that I have reviewed the above taxpayer's return and that the entries on Form MO- 8453 are complete and correct to the best of my knowledge. If I am only a collector, I understand that I am not responsible for reviewing the taxpayer's return; I declare that Form MO- 8453 accurately reflects the data on the return. I have obtained the taxpayer's signature on Form MO- 8453 before submitting this return to the Missouri Department of Revenue, have provided the taxpayer with a copy of all forms and information to be filed with the Missouri Department of Revenue and have followed all other requirements described in the Missouri Handbook for Electronic Filers and any requirements specified by the Missouri Department of Revenue. If I am also the Paid Preparer, under penalties of perjury, I declare that I have examined the above taxpayer's return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. This declaration of Paid Preparer is based on all information of which the preparer has any knowledge.

I declare that the direct deposit information transmitted electronically was provided by the taxpayer. I agree I will be liable for reimbursement to the taxpayer or the Missouri Department of Revenue if the direct deposit is misrouted based on this information and cannot be recovered.

ERO USE ONLY

ERO'S SIGNATURE	DATE	CHECK IF PAID PREPARER <input type="checkbox"/>	CHECK IF SELF- EMPLOYED <input type="checkbox"/>	SOCIAL SECURITY NO.
FIRM'S NAME (YOURS IF SELF- EMPLOYED)		TELEPHONE NUMBER		E.I. NO.
ADDRESS		CITY	STATE	ZIP CODE

PAID PREPARER USE ONLY

Under penalties of perjury, I declare that I have examined the above taxpayer's return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer is based on all information of which the preparer has any knowledge.

PREPARER'S SIGNATURE	DATE	CHECK IF SELF- EMPLOYED <input type="checkbox"/>	SOCIAL SECURITY NO.
FIRM'S NAME (YOURS IF SELF- EMPLOYED)		TELEPHONE NUMBER	E.I. NO.
ADDRESS		CITY	STATE
		ZIP CODE	

INSTRUCTIONS FOR PAYMENT ON PAGE 2				P	CR	EI	O
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2009 Federal Tax Return Filing Instructions

FOR THE YEAR ENDING

December 31, 2009

Prepared for	ELIZABETH C HELFANT	
Tax Summary	Gross Income \$ 75,016 Adjusted Gross Income \$ 74,766 Total Deductions \$ 42,098 Total Taxable Income \$ 32,668 Total Tax \$ 804 Total Payments \$ 6,143 Refund Amount \$ 5,339 Amount You Owe \$ 0	
Make check payable to	United States Treasury	
Mailing Address	Department of the Treasury Internal Revenue Service Center Kansas City, MO 64999-0002	

Instructions

STEP 1 - Sign and date Form 1040

STEP 2 - Assemble what you need to mail

Attach any schedules and forms behind Form 1040 in order of the Attachment Sequence Number shown in the upper right corner of the schedule or form. If there are supporting statements, arrange them in the same order as the schedules or forms they support and attach them last. Do not attach correspondence or other items unless required to do so. Attach a copy of each W-2, W-2G, and 2439 to the front of Form 1040. Also attach Form(s) 1099-R or 1099-G if tax was withheld.

STEP 3 - Mail Form(s)

Mail Form 1040 and associated documents to the address above.

Retain the proof of mailing to avoid a late filing penalty.

We recommend you use one of these methods to send your 1040:

- U.S. Postal Service certified mail.

If you are not mailing to an address with a post office box, you may also use:

- Federal Express (FedEx): Priority Overnight, Standard Overnight, 2Day, International Priority, or International First
- United Parcel Service (UPS): Next Day Air, Next Day Air Saver, 2nd Day Air, or Worldwide Express

CONTINUED ON NEXT PAGE

2009 Federal Filing Instructions Continued

Instructions

STEP 4 - Keep a copy

Print a copy of the return for your records.

Please attach a copy of each W-2, W-2G, 1099G and 1099R to your return.

Tax and Credits**38** Amount from line 37 (adjusted gross income).**38** **74,766.****39a** Check ☐ You were born before January 2, 1945, if: ☐ Spouse was born before January 2, 1945,Blind. ☐ Blind. ☐ Total boxes checked **▶ 39a****b** If your spouse itemizes on a separate return or you were a dual-status alien, see pg 35 & check here **▶ 39b****Standard Deduction for -**

- People who check any box on line 39a, 39b, or 40b or who can be claimed as a dependent, see page 35.

- All others:

Single or Married filing separately, \$5,700

Married filing jointly or Qualifying widow(er), \$11,400

Head of household, \$8,350

40a Itemized deductions (from Schedule A) or your standard deduction (see left margin).**40a** **23,848.****b** If you are increasing your standard deduction by certain real estate taxes, new motor vehicle taxes, or a net disaster loss, attach Schedule L and check here (see page 35) **▶ 40b****41** Subtract line 40a from line 38.**41** **50,918.****42** Exemptions. If line 38 is \$125,100 or less and you did not provide housing to a Midwestern displaced individual, multiply \$3,650 by the number on line 6d. Otherwise, see page 37.**42** **18,250.****43** Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-.**43** **32,668.****44** Tax (see page 37). Check if any tax is from: **a** ☐ Form(s) 8814 **b** ☐ Form 4972.**44** **4,304.****45** Alternative minimum tax (see page 40). Attach Form 6251.**45****46** Add lines 44 and 45.**46** **4,304.****47** Foreign tax credit. Attach Form 1116 if required.**47****48** Credit for child and dependent care expenses. Attach Form 2441.**48****49** Education credits from Form 8863, line 29.**49** **1,500.****50** Retirement savings contributions credit. Attach Form 8880.**50****51** Child tax credit (see page 42).**51** **2,000.****52** Credits from Form: **a** ☐ 8396 **b** ☐ 8839 **c** ☐ 5695**52****53** Other credits from Form:**a** ☐ 3800 **b** ☐ 8801 **c** ☐**53****54** Add in 47 through 53. These are your total credits.**54** **3,500.****55** Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-.**55** **804.****Other Taxes****56** Self-employment tax. Attach Schedule SE.**56****57** Unreported social security and Medicare tax from Form: **a** ☐ 4137 **b** ☐ 8919.**57****58** Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.**58****59** Additional taxes: **a** ☐ AEIC payments **b** ☐ Household employment taxes. Attach Schedule H.**59****60** Add lines 55 through 59. This is your total tax.**60** **804.****Payments****61** Federal income tax withheld from Forms W-2 and 1099.**61** **4,743.****62** 2009 estimated tax payments and amount applied from 2008 return.**62****63** Making work pay and government retiree credits. Attach Sch M.**63** **400.****64a** Earned income credit (EIC). **NO****64a****b** Nontaxable combat pay election **64b****65** Additional child tax credit. Attach Form 8812.**65****66** Refundable education credit from Form 8863, line 16.**66** **1,000.****67** First-time homebuyer credit. Attach Form 5405.**67****68** Amount paid with request for extension to file (see page 72).**68****69** Excess social security and tier 1 RRTA tax withheld (see page 72).**69****70** Credits from Form: **a** ☐ 2439 **b** ☐ 4136 **c** ☐ 8801 **d** ☐ 8885**70****71** Add lines 61, 62, 63, 64a, and 65 through 70. These are your total payments.**71** **6,143.****Refund**

Direct deposit? See page 73 and fill in 73b, 73c, and 73d, or Form 8888.

72 If line 71 is more than line 60, subtract line 60 from line 71. This is the amount you overpaid.**72** **5,339.****73a** Amount of line 72 you want refunded to you. If Form 8888 is attached, check here **▶** ☐**73a** **5,339.****b** Routing number **281073555** **c** Type: ☒ Checking ☐ Savings**d** Account number **0065548982****74** Amount of line 72 you want applied to your 2010 estimated tax **▶****74****Amount You Owe****75** Amount you owe. Subtract line 71 from line 60. For details on how to pay, see page 74.**75****76** Estimated tax penalty (see page 74).**76****Third Party Designee**Do you want to allow another person to discuss this return with the IRS (see page 75)? ☐ Yes. Complete the following. ☒ No

Designee's name

Phone no.

Personal ID number

(PIN) **▶****Sign Here**

Joint return? See page 15. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Your occupation

Daytime phone number

Spouse's signature. If a joint return, both must sign.

Date

Spouse's occupation

Paid Preparer's Use Only

Preparer's signature

Date

Check if self-employed ☐

Preparer's SSN or PTIN

Firm's name (or yours if self-employed), address, and ZIP code

EIN

Phone no.

**SCHEDULE A
(Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

Itemized Deductions

▶ **Attach to Form 1040. ▶ See Instructions for Schedule A (Form 1040).**

OMB No. 1545-0074

2009

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

ELIZABETH C HELFANT

Your social security number

243-92-2876

**Medical
and
Dental
Expenses**

Caution. Do not include expenses reimbursed or paid by others.

1 Medical and dental expenses (see page A-1) _____

2 Enter amount from Form 1040, line 38 **2** _____

3 Multiply line 2 by 7.5% (.075) _____

4 Subtract line 3 from line 1. If line 3 is more than line 1, enter - 0- _____

**Taxes You
Paid**

(See
page A-2.)

5 State and local **a** ☒ Income taxes, **or b** ☐ General sales taxes _____

6 Real estate taxes (see page A-5) _____

12216 BLACKHEATH CT 3,204.

7 New motor vehicle taxes from line 11 of the worksheet on page 2. Skip
this line if you checked box 5b _____

8 Other taxes. List type and amount _____

9 Add lines 5 through 8 _____

**Interest
You Paid**

(See
page A-6.)

10 Home mortgage interest and points reported to you on Form 1098 _____

11 Home mortgage interest not reported to you on Form 1098. If paid to the
person from whom you bought the home, see page A- 7 and show that
person's name, identifying no., and address ▶ _____

Note.
Personal
interest is
not
deductible.

12 Points not reported to you on Form 1098. See page A- 7 for special rules _____

13 Qualified mortgage insurance premiums (see page A-7) _____

14 Investment interest. Attach Form 4952 if required. (See page A- 8.) _____

15 Add lines 10 through 14 _____

**Gifts to
Charity**

If you made a
gift and got a
benefit for it,
see page A-8.

16 Gifts by cash or check. If you made any gift of \$250 or
more, see page A-8 _____

17 Other than by cash or check. If any gift of \$250 or more, see
page A- 8. You **must** attach Form 8283 if over \$500 _____

18 Carryover from prior year _____

19 Add lines 16 through 18 _____

**Casualty and
Theft Losses**

20 Casualty or theft loss(es). Attach Form 4684. (See page A- 10.) _____

**Job Expenses
and Certain
Miscellaneous
Deductions**

(See
page A-10.)

21 Unreimbursed employee expenses -job travel, union dues, job
education, etc. Attach Form 2106 or 2106- EZ if required. (See
page A-10.) ▶ _____

22 Tax preparation fees _____

23 Other expenses - investment, safe deposit box, etc. List type and amount ▶ _____

24 Add lines 21 through 23 _____

25 Enter amount from Form 1040, line 38 **25** _____

26 Multiply line 25 by 2% (.02) _____

27 Subtract line 26 from line 24. If line 26 is more than line 24, enter - 0- _____

**Other
Miscellaneous
Deductions**

28 Other - from list on page A-11. List type and amount ▶ _____

**Total
Itemized
Deductions**

29 Is Form 1040, line 38, over \$166,800 (over \$83,400 if married filing separately)?

☒ **No.** Your deduction is not limited. Add the amounts in the far right column
for lines 4 through 28. Also, enter this amount on Form 1040, line 40a. } _____

☐ **Yes.** Your deduction may be limited. See page A- 11 for the amount to enter. } _____

30 If you elect to itemize deductions even though they are less than your standard deduction, check here ☐ _____

23,848.

Education Credits (American Opportunity, Hope and Lifetime Learning Credits)

OMB No. 1545-0074

2009

Attachment
Sequence No. 50Department of the Treasury
Internal Revenue Service (99)

- See separate Instructions to find out if you are eligible to take the credits.
► Attach to Form 1040 or Form 1040A.

Name(s) shown on return
ELIZABETH C HELFANT

Your social security number
243-92-2876

Caution: You **cannot** take both an education credit and the tuition and fees deduction (see Form 8917) for the **same student** for the same year.

Part I American Opportunity Credit

Use Part II if you are claiming the Hope credit for a student attending school in a Midwestern disaster area. If you use

Part II, you cannot use Part I for any student.

Caution: You **cannot** take the American opportunity credit for more than **4** tax years for the **same student**.

1	(a) Student's name (as shown on page 1 of your tax return) First name Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions). Do not enter more than \$4,000 for each student.	(d) Subtract \$2,000 from the amount in column (c). If zero or less, enter -0-.	(e) Multiply the amount in column (d) by 25% (.25)	(f) If column (d) is zero, enter the amount from column (c). Otherwise, add \$2,000 to the amount in column (e).	
	MICHAEL HELFANT	192-72-0804	4,000.	2,000.	500.	2,500.	
2	Tentative American opportunity credit. Add the amounts on line 1, column (f). Skip Part II if line 2 is more than zero. If you are taking the lifetime learning credit for a different student, go to Part III; otherwise, go to Part IV					2	2,500.

Part II Hope Credit

Use this part if you are claiming the Hope credit for a student attending school in a Midwestern disaster area and elect to waive the computation method in Part I for all students.

Caution: You **cannot** take the Hope credit for more than **2** tax years for the **same student**.

3	(a) Student's name (as shown on page 1 of your tax return) First name Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions). Do not enter more than \$2,400* for each student.	(d) Enter the smaller of the amount in column (c) or \$1,200**	(e) Add column (c) and column (d)	(f) Enter one-half of the amount in column (e)

*For each student who attended an eligible educational institution in a Midwestern disaster area, **do not** enter more than \$4,800.

For each student who attended an eligible educational institution in a Midwestern disaster area, enter the **smaller of the amount in column (c) or \$2,400.

4	Tentative Hope credit. Add the amounts on line 3, column (f). If you are taking the lifetime learning credit for a different student, go to Part III; otherwise, go to Part V	4

Part III Lifetime Learning Credit. Caution: You cannot take the American opportunity credit or the Hope credit and the lifetime learning credit for the same student in the same year.

5	(a) Student's name (as shown on page 1 of your tax return) First name Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions)
6	Add the amounts on line 5, column (c), and enter the total		6
7a	Enter the smaller of line 6 or \$10,000		7a
b	For students who attended an eligible educational institution in a Midwestern disaster area, enter the smaller of \$10,000 or their qualified expenses included on line 6 (see special rules on page 3 of the instructions)		7b
c	Subtract line 7b from line 7a		7c
8a	Multiply line 7b by 40% (.40)		8a
b	Multiply line 7c by 20% (.20)		8b
c	Tentative lifetime learning credit. Add lines 8a and 8b. If you have an entry on line 2, go to Part IV; otherwise go to Part V.		8c

KBA For Paperwork Reduction Act Notice, see page 5 of separate instructions.

Form 8863 (2009)

Part IV Refundable American Opportunity Credit

9	Enter the amount from line 2	9	2,500.
10	Enter: \$180,000 if married filing jointly; \$90,000 if single, head of household, or qualifying widow(er)	10	90,000.
11	Enter the amount from Form 1040, line 38, * or Form 1040A, line 22	11	74,766.
12	Subtract line 11 from line 10. If zero or less, stop ; you cannot take any education credit	12	15,234.
13	Enter: \$20,000 if married filing jointly; \$10,000 if single, head of household, or qualifying widow(er)	13	10,000.
14	If line 12 is: • Equal to or more than line 13, enter 1.000 on line 14 • Less than line 13, divide line 12 by line 13. Enter the result as a decimal (rounded to at least three places)	14	1.000
15	Multiply line 9 by line 14. Caution: If you were under age 24 at the end of the year and meet the conditions on page 5 of the instructions, you cannot take the refundable American opportunity credit. Skip line 16, enter the amount from line 15 on line 17, and check this box <input type="checkbox"/>	15	2,500.
16	Refundable American opportunity credit. Multiply line 15 by 40% (.40). Enter the amount here and on Form 1040, line 66, or Form 1040A, line 43. Then go to line 17 below	16	1,000.

Part V Nonrefundable Education Credits

17	Subtract line 16 from line 15	17	1,500.
18	Add line 4 and line 8c. If you have no entry on these lines, skip lines 19 through 24, and enter the amount from line 17 on line 25.	18	
19	Enter: \$120,000 if married filing jointly; \$60,000 if single, head of household, or qualifying widow(er)	19	
20	Enter the amount from Form 1040, line 38, * or Form 1040A, line 22.	20	
21	Subtract line 20 from line 19. If zero or less, skip lines 22 and 23, and enter zero on line 24.	21	
22	Enter: \$20,000 if married filing jointly; \$10,000 if single, head of household, or qualifying widow(er)	22	
23	If line 21 is: • Equal to or more than line 22, enter the amount from line 18 on line 24 and go to line 25. • Less than line 22, divide line 21 by line 22. Enter the result as a decimal (rounded to at least three places)	23	
24	Multiply line 18 by line 23.	24	
25	Add line 17 and line 24. If zero, stop ; you cannot take any nonrefundable education credit	25	1,500.
26	Enter the amount from Form 1040, line 46, or Form 1040A, line 28	26	4,304.
27	Enter the total, if any, of your credits from: • Form 1040, lines 47, 48, and the amount from Schedule R entered on line 53 • Form 1040A, lines 29 and 30.	27	
28	Subtract line 27 from line 26. If zero or less, stop ; you cannot take any nonrefundable education credit	28	4,304.
29	Nonrefundable education credits. Enter the smaller of line 25 or line 28 here and on Form 1040, line 49, or Form 1040A, line 31	29	1,500.

* If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter.

Form 8863 (2009)

SCHEDULE M
(Form 1040A or 1040)

Department of the Treasury
Internal Revenue Service (99)

**Making Work Pay and Government
Retiree Credits**

► **Attach to Form 1040A, 1040, or 1040NR.**

► **See separate instructions.**

OMB No. 1545-0074

2009

Attachment
Sequence No. **166**

Name(s) shown on return

ELIZABETH C HELFANT

Your social security number

243-92-2876

1a Important: See the instructions if you can be claimed as someone else's dependent or are filing Form 1040NR. Check the "No" box below and see the instructions if (a) you have a net loss from a business, (b) you received a taxable scholarship or fellowship grant not reported on a Form W-2, (c) your wages include pay for work performed while an inmate in a penal institution, (d) you received a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan, or (e) you are filing Form 2555 or 2555-EZ.

Do you (and your spouse if filing jointly) have 2009 wages of more than \$6,451 (\$12,903 if married filing jointly)?

☒ **Yes.** Skip lines 1a through 3. Enter \$400 (\$800 if married filing jointly) on line 4 and go to line 5.
☐ **No.** Enter your earned income (see instructions).

1a

b Nontaxable combat pay included on line 1a (see instructions)

1b

2 Multiply line 1a by 6.2% (.062)

2

3 Enter \$400 (\$800 if married filing jointly)

3

4 Enter the **smaller** of line 2 or line 3 (unless you checked "Yes" on line 1a)

4

400

5 Enter the amount from Form 1040, line 38*, or Form 1040A, line 22.

5

74,766

6 Enter \$75,000 (\$150,000 if married filing jointly)

6

75,000

7 Is the amount on line 5 more than the amount on line 6?

☒ **No.** Skip line 8. Enter the amount from line 4 on line 9 below.
☐ **Yes.** Subtract line 6 from line 5.

7

8 Multiply line 7 by 2% (.02)

8

9 Subtract line 8 from line 4. If zero or less, enter -0-

9

400

10 Did you (or your spouse, if filing jointly) receive an economic recovery payment in 2009? You may have received this payment if you received social security benefits, supplemental security income, railroad retirement benefits, or veterans disability compensation or pension benefits (see instructions).

☒ **No.** Enter -0- on line 10 and go to line 11.
☐ **Yes.** Enter the total of the payments received by you (and your spouse, if filing jointly). Do not enter more than \$250 (\$500 if married filing jointly)

10

0

11 Did you (or your spouse, if filing jointly) receive a pension or annuity in 2009 for services performed as an employee of the U.S. Government or any U.S. state or local government from work **not** covered by social security? Do not include any pension or annuity reported on Form W-2.

☒ **No.** Enter -0- on line 11 and go to line 12.
☐ **Yes.** • If you checked "No" on line 10, enter \$250 (\$500 if married filing jointly and the answer on line 11 is "Yes" for both spouses)
• If you checked "Yes" on line 10, enter -0- (exception: enter \$250 if filing jointly and the spouse who received the pension or annuity did not receive an economic recovery payment described on line 10)

11

0

12 Add lines 10 and 11.

12

13 Subtract line 12 from line 9. If zero or less, enter -0-

13

400

14 **Making work pay and government retiree credits.** Add lines 11 and 13. Enter the result here and on Form 1040, line 63; Form 1040A, line 40; or Form 1040NR, line 60

14

400

* If you are filing Form 2555, 2555-EZ, or 4563 or you are excluding income from Puerto Rico, see instructions.

KBA For Paperwork Reduction Act Notice, see Form 1040A, 1040, or 1040NR instructions.

Schedule M (Form 1040A or 1040) 2009

2009 STATE TAX RETURN FILING INSTRUCTIONS

MISSOURI

FOR THE YEAR ENDING
December 31, 2009

Prepared for	ELIZABETH C HELFANT																								
Tax Summary	<table><tr><td>Gross Income</td><td>\$</td><td>74,766</td></tr><tr><td>Adjusted Gross Income</td><td>\$</td><td>74,766</td></tr><tr><td>Total Deductions</td><td>\$</td><td>26,846</td></tr><tr><td>Total Taxable Income</td><td>\$</td><td>39,620</td></tr><tr><td>Total Tax</td><td>\$</td><td>2,152</td></tr><tr><td>Total Payments</td><td>\$</td><td>2,923</td></tr><tr><td>Refund Amount</td><td>\$</td><td>771</td></tr><tr><td>Amount You Owe</td><td>\$</td><td>0</td></tr></table>	Gross Income	\$	74,766	Adjusted Gross Income	\$	74,766	Total Deductions	\$	26,846	Total Taxable Income	\$	39,620	Total Tax	\$	2,152	Total Payments	\$	2,923	Refund Amount	\$	771	Amount You Owe	\$	0
Gross Income	\$	74,766																							
Adjusted Gross Income	\$	74,766																							
Total Deductions	\$	26,846																							
Total Taxable Income	\$	39,620																							
Total Tax	\$	2,152																							
Total Payments	\$	2,923																							
Refund Amount	\$	771																							
Amount You Owe	\$	0																							
Make check payable to	Not Applicable																								
Mailing Address	Department of Revenue P.O. Box 500 Jefferson City, MO 65106-0500																								
Special Instructions	<p>SIGN AND DATE YOUR RETURN Please sign and date Form MO 1040.</p> <p>ASSEMBLE WHAT YOU NEED TO MAIL Attach any schedules and forms behind Form MO 1040. If there are supporting statements, arrange them in the same order as the schedules and forms they support and attach them last. Attach a copy of each W-2, W-2G, 1099R and 1099G for which MO tax has been withheld.</p> <p>MAIL FORM MO 1040 & OTHER DOCUMENTS TO: Mailing Address listed above. To retain the proof of mailing, we recommend using certified mail to send your form(s). When mailing to an address without a P.O. box, you may also use: Airborne Express, DHL Worldwide Express, FedEx, or UPS.</p> <p>KEEP A COPY Click on Main Menu and then E-File or Print to print your return. Attach your copy of each W-2, W-2G, 1099R or 1099G with withholding. Keep with your records for three years.</p>																								



INDIVIDUAL INCOME TAX RETURN-LONG FORM

FOR CALENDAR YEAR JAN. 1- DEC. 31, 2009, OR FISCAL YEAR BEGINNING

20 , ENDING 20

AMENDED RETURN- CHECK HERE

SOFTWARE

029

NAME AND ADDRESS

VENDOR CODE

SOCIAL SECURITY NUMBER

SPOUSE'S SOCIAL SECURITY NUMBER

243-92-2876

NAME (LAST)

(FIRST)

M.I.

JR, SR

HELFANT ELIZABETH C

SPOUSE'S (LAST)

(FIRST)

M.I.

JR, SR

IN CARE OF NAME (ATTORNEY, EXECUTOR, PERSONAL REPRESENTATIVE, ETC.)

COUNTY OF RESIDENCE

SCHOOL DISTRICT NO.

STCO

381

PRESENT ADDRESS (INCLUDE APARTMENT NUMBER OR RURAL ROUTE)

CITY, TOWN, OR POST OFFICE

STATE

ZIP CODE

12216 BLACKHEATH CT

ST LOUIS

MO

63141

You may contribute to any one or all of the trust funds on Line 45. See pages 9- 10 for a description of each trust fund, as well as trust fund codes to enter on Line 45.



PLEASE CHECK THE APPROPRIATE BOXES THAT APPLY TO YOURSELF OR YOUR SPOUSE AS OF DECEMBER 31, 2009.

AGE 62 THROUGH 64

AGE 65 OR OLDER

BLIND

100% DISABLED

NON-OBLIGATED SPOUSE

☐ YOURSELF
☐ SPOUSE☐ YOURSELF
☐ SPOUSE☐ YOURSELF
☐ SPOUSE☐ YOURSELF
☐ SPOUSE☐ YOURSELF
☐ SPOUSE

		Yourself		Spouse	
I N C O M E	1. Federal adjusted gross income from your 2009 federal rtn (See worksheet on pg 6)	1Y	74766.00	1S	00
	2. Total additions (from Form MO- A, Part 1, Line 6)	2Y	00	2S	00
	3. Total income - Add Lines 1 and 2	3Y	74766.00	3S	00
	4. Total subtractions (from Form MO- A, Part 1, Line 14)	4Y	00	4S	00
	5. Missouri adjusted gross income - Subtract Line 4 from Line 3.	5Y	74766.00	5S	00
	6. Total Missouri adjusted gross income - Add columns 5Y and 5S	6	74766.00		
	7. Income percentages - Divide columns 5Y and 5S by total on Line 6. (Must equal 100%.)	7Y	100 %	7S	%
E X E M P T I O N S A N D D E D U C T I O N S	8. Pension and Social Security/Social Security disability exemption (from Form MO- A, Part 3)	8			00
	9. Mark your filing status box below and enter the appropriate exemption amount on Line 9. <input type="checkbox"/> A. Single - \$2,100 (See Box B before checking.) <input type="checkbox"/> B. Claimed as a dependent on another person's federal tax return - \$0.00 <input type="checkbox"/> C. Married filing joint fed & combined Missouri - \$4,200 <input type="checkbox"/> D. Married filing separate - \$2,100 <input type="checkbox"/> E. Married filing separate (spouse NOT filing) - \$4,200 <input checked="" type="checkbox"/> F. Head of household - \$3,500 <input type="checkbox"/> G. Qualifying widow(er) with dependent child - \$3,500	9		3500.00	
	10. Tax from federal return (Do not enter federal income tax withheld.) • Federal Form 1040, Ln 55 minus Lns 45, 63, 64a, 66, 67, and amts from Forms 8801 and 8885 on Line 70 • Federal Form 1040A, Line 35 minus Line 40, 41a, 43, and any alternative minimum tax included on Line 28 • Federal Form 1040EZ, Line 11 minus Line 8 and 9a	10	00		
	11. Other tax from federal return - Attach copy of your fed return (pages 1 & 2).	11	00		
	12. Total tax from federal return - Add Lines 10 and 11.	12	000		
	13. Federal tax deduction - Enter amount from Line 12 not to exceed \$5,000 for individual filer; \$10,000 for combined filers.	13		000	
	14. Missouri standard deduction OR itemized deductions. Single or Married Filing Separate - \$5,700; Head of Household - \$8,350; married Filing a Combined Return or Qualifying Widow(er) - \$11,400; If you are age 65 or older, blind, or claimed as a dependent, see your federal return or page 7. If you claimed an additional standard deduction or you are itemizing, see Form MO- A, Part 2, or Form MO- L	14		26846.00	
	15. Number of dependents from Federal Form 1040 OR 1040A, Line 6c (DO NOT INCLUDE YOURSELF OR SPOUSE.)	15	4 x \$1,200 =	4800.00	Do not incl yourself or spouse.
	16. Number of dependents on Line 15 who are 65 years of age or older and do not receive Medicaid or state funding (DO NOT INCLUDE YOURSELF OR SPOUSE.)	16	x \$1,000 =	00	
	17. Long-term care insurance deduction.	17		00	
	18. Health care sharing ministry deduction.	18		00	
	19. Total deductions - Add Lines 8, 9, 13, 14, 15, 16, 17, and 18	19		35146.00	
	20. Subtotal - Subtract Line 19 from Line 6	20		39620.00	
	21. Multiply Line 20 by appropriate percentages (%) on Lines 7Y and 7S	21Y	39620.00	21S	00
	22. Enterprise zone or rural empowerment zone income modification	22Y	00	22S	00
	23. Subtract Line 22 from Line 21. Enter here and on Line 24	23Y	39620.00	23S	00

		Yourself		Spouse		
T A X	24. Taxable income amount from Lines 23Y and 23S	24Y	39620.00	24S	00	
	25. Tax. (See tax table on page 26 of the instructions)	25Y	2152.00	25S	00	
	26. Resident credit - Attach Form MO- CR and other states' inc tax rtn(s). OR	26Y	00	26S	00	
	27. MO income percentage- Enter 100% unless you are completing Form MO- NRI. Attach Form MO- NRI and a copy of your federal return if less than 100%. Check the box if you or your spouse is a professional entertainer or a member of a professional athletic team. <input type="checkbox"/> YOURSELF <input type="checkbox"/> SPOUSE	27Y	100 %	27S	100 %	
	28. Balance - Subtract Line 26 from Line 25; OR Multiply Line 25 by percentage on Line 27.	28Y	2152.00	28S	00	
	29. Other taxes (Check box and attach federal form indicated.) <input type="checkbox"/> Lump sum distribution (Form 4972) <input type="checkbox"/> Recapture of low income housing credit (Form 8611).	29Y	00	29S	00	
	30. Subtotal - Add Lines 28 and 29	30Y	2152.00	30S	00	
	31. Total Tax - Add Lines 30Y and 30S	31	2152.00			
	P A Y M E N T S / T S	32. MISSOURI tax withheld - Attach Form W- 2(s) and/or Form 1099(s).	32	2923.00		
		33. 2009 Missouri estimated tax payments (include overpayment from 2008 applied to 2009).	33	00		
34. Missouri tax payments for nonresident partners or S corporation shareholders - Attach Form MO- 2NR		34	00			
35. Missouri tax payments for nonresident entertainers - Attach Form MO- 2ENT		35	00			
36. Amount paid with Missouri extension of time to file (Form MO- 60)		36	00			
37. Miscellaneous tax credits (from Form MO- TC, Line 13) - Attach Form MO- TC		37	00			
38. Property tax credit - Attach Form MO- PTS		38	00			
39. Total payments and credits - Add Lines 32 through 38		39	2923.00			
A M E N D E D R E T U R N	Skip Lines 40- 42 if you are not filing an amended return.					
	40. Amount paid on original return.	40	00			
	41. Overpayment as shown (or adjusted) on original return.	41	00			
	INDICATE REASON(S) FOR AMENDING.		M M D D Y Y			
	<input type="checkbox"/> A. Federal audit Enter date of IRS report.					
R E F U N D O R A M O U N T D U E	<input type="checkbox"/> B. Net operating loss carryback Enter year of loss.					
	<input type="checkbox"/> C. Investment tax credit carryback Enter year of credit.					
	<input type="checkbox"/> D. Correction other than A, B, or C. . . Enter date of fed amended return, if filed.					
	42. Amended Return - total payments and credits. Add Line 40 to Line 39 or subtract Line 41 from Line 39.	42	00			
	43. If Line 39, or if amended return, Line 42, is larger than Line 31, enter difference (amount of OVERPAYMENT) here		43	771.00		
	44. Amount of Line 43 to be applied to your 2010 estimated tax.		44	00		
	45. Enter the amount of your donation in the trust fund boxes to the right. See instructions for trust fund codes.		<div style="display: flex; justify-content: space-between;"> <div> Children's 45 00 </div> <div> Veterans 00 </div> <div> Elderly Home Delivered Meals 00 </div> <div> Missouri National Guard 00 </div> <div>Workers' Memorial 00</div> <div>Childhood Lead Testing 00</div> <div>Missouri Military Family Relief 00</div> <div>General Revenue 00</div> <div>After School Retreat 00</div> <div>Addl. Trust Fund Code (See Instr.) 00</div> <div>Addl. Trust Fund Code (See Instr.) 00</div> </div>			
	46. Overpayment to be refunded to you. Subtract Lines 44 and 45 from Line 43 and enter here. Sign below and mail return to: Department of Revenue, PO BOX 3222, JEFFERSON CITY, MO 65105- 3222) <div style="text-align: right;">REFUND</div>		46	771.00		
	47. If Line 31 is larger than Line 39 or Line 42, enter the difference (amount of UNDERPAYMENT) here.		47	00		
	48. Underpayment of estimated tax penalty — Attach Form MO- 2210. Enter penalty amount here.		48	00		
49. Total amount due - Add Lines 47 and 48 and enter here. Sign below and mail return and payment to: Department of Revenue, PO BOX 3370, JEFFERSON CITY, MO 65105- 3370. social security number(s) and daytime phone number on your check or money order (U.S. funds only). Make payable to Missouri Department of Revenue. AMOUNT YOU OWE		49	00			
If you pay by check, you authorize the Department of Revenue to process the check electronically. Any check returned unpaid may be presented again electronically.						
S I G N A T U R E	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he/she has any knowledge. As provided in Chapter 143, RSMo., a penalty of up to \$500 shall be imposed on any individual who files a frivolous return. I also declare under penalties of perjury that I employ no illegal or unauthorized aliens as defined under federal law and that I am not eligible for any tax exemption, credit or abatement if I employ such aliens.					
	I authorize the Director of Rev or delegate to discuss my rtn and attachments with the preparer or any member of the preparer's firm. <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		E- MAIL ADDRESS		PREPARER'S TELEPHONE	
	SIGNATURE	DATE	PREPARER'S SIGNATURE		FEIN, SSN, OR PTIN	
	SPOUSE'S SIGNATURE (If filing combined, BOTH must sign)	DAYTIME TELEPHONE	PREPARER'S ADDRESS AND ZIP CODE		DATE	
			(314) 974-9870			



MISSOURI DEPARTMENT OF REVENUE
**INDIVIDUAL INCOME TAX
ADJUSTMENTS**

**2009
FORM
MO-A**

Attachment Sequence No. 1040-01
**ATTACH TO FORM MO- 1040. ATTACH A COPY OF YOUR
FEDERAL RETURN. See information beginning on page 11
to assist you in completing this form.**

LAST NAME		FIRST NAME		INITIAL	SOCIAL SECURITY NO.
HELFANT ELIZABETH C					243-92-2876
SPOUSE'S LAST NAME		FIRST NAME		INITIAL	SPOUSE'S SOCIAL SECURITY NO.

PART 1 - MISSOURI MODIFICATIONS TO FEDERAL ADJUSTED GROSS INCOME (SEE PAGE 11).

ADDITIONS

	Y-YOURSELF		S-SPOUSE	
1. Interest on state and local obligations other than Missouri source	1Y	00	1S	00
2. <input type="checkbox"/> Partnership; <input type="checkbox"/> Fiduciary; <input type="checkbox"/> S corporation; <input type="checkbox"/> Net Operating Loss (Carryback/Carryforward); <input type="checkbox"/> Other (description)	2Y	00	2S	00
3. Nonqualified distribution received from a qualified 529 plan (higher education savings program) withdrawn early or not used for qualified higher education expenses	3Y	00	3S	00
4. Food Pantry contributions included on federal Schedule A	4Y	00	4S	00
5. Nonresident Property Tax	5Y	00	5S	00
6. TOTAL ADDITIONS - Add Lines 1, 2, 3, 4, and 5. Enter here and on Form MO- 1040, Line 2	6Y	00	6S	00

SUBTRACTIONS

7. Interest from exempt federal obligations included in federal adjusted gross income (reduced by related expenses if expenses were over \$500). Attach a detailed list or all federal Form 1099(s).	7Y	00	7S	00
8. Any state income tax refund included in federal adjusted gross income	8Y	00	8S	00
9. <input type="checkbox"/> Partnership; <input type="checkbox"/> Fiduciary; <input type="checkbox"/> S corporation; <input type="checkbox"/> Railroad retirement benefits; <input type="checkbox"/> Net Operating Loss; <input type="checkbox"/> Military (nonresident); <input type="checkbox"/> Build America and Recovery Zone Bond Interest <input type="checkbox"/> Combat pay included in federal AGI; <input type="checkbox"/> MO Public-Private Transportation Act <input type="checkbox"/> Other (desc) Attach supporting documentation	9Y	00	9S	00
10. Exempt contributions made to a qualified 529 plan (higher education savings program)	10Y	00	10S	00
11. Qualified Health Insurance Premiums	11Y	00	11S	00
12. Missouri depreciation adjustment (Section 143.121, RSMo) <input type="checkbox"/> Sold or disposed property previously taken as addition modification	12Y	00	12S	00
13. Home Energy Audit Expenses	13Y	00	13S	00
14. TOTAL SUBTRACTIONS- Add Lines 7, 8, 9, 10, 11, 12 and 13. Enter here and on Form MO-1040, Line 4.	14Y	00	14S	00

PART 2 - MISSOURI ITEMIZED DEDUCTIONS - Complete this section only if you itemize deductions on your federal return. Attach a copy of your federal Form 1040 (pages 1 and 2) and federal Schedule A.

1. Total federal itemized deductions from federal Form 1040, Line 40a	1	23,848	00
2. 2009 (FICA) -yourself -Social security\$ 4799 + Medicare \$ 1122	2	5,921	00
3. 2009 (FICA) -spouse -Social security \$ + Medicare \$	3		00
4. 2009 Railroad retirement tax - yourself (Tier I and Tier II) \$ + Medicare \$	4		00
5. 2009 Railroad retirement tax - spouse (Tier I and Tier II) \$ + Medicare \$	5		00
6. 2009 Self- employment tax - Amount from federal Form 1040, Line 27	6		00
7. TOTAL - Add Lines 1 through 6	7	29,769	00
8. State and local income taxes - See instructions on Page 33	8	2,923	00
9. Earnings taxes included in Line 8	9	0	00
10. Net state income taxes - Subtract Line 9 from Line 8 or enter Line 8 from the worksheet below	10	2,923	00
11. MISSOURI ITEMIZED DEDUCTIONS - Subtract Line 10 from Line 7. Enter here and on Form MO- 1040, Line 14.	11	26,846	00

NOTE: IF LINE 11 IS LESS THAN YOUR FEDERAL STANDARD DEDUCTION, SEE INFORMATION ON PAGE 7.

W K S H T F O R P A R T 2	I N C O M E S T A T E A N D L O C A L T A X E S	Complete this worksheet only if your federal adjusted gross income from federal Form 1040, Line 37 is more than \$166,800 (\$83,400 if married filing separate). If your federal adjusted gross income is less than or equal to these amounts, do not complete this worksheet. Attach a copy of your federal Itemized Deduction Worksheet (Page A- 11 of federal Schedule A instructions).	
		1. Enter amount from federal Itemized Deduction Worksheet, Line 3 (See page A- 11 of federal Schedule A instructions.) If \$0 or less, enter "0"	1 00
		2. Enter amount from federal Itemized Deduction Worksheet, Line 11 (See federal Schedule A instructions.)	2 00
		3. State and local income taxes from federal Form 1040, Schedule A, Line 5	3 00
		4. Earnings taxes included on federal Form 1040, Schedule A, Line 5	4 00
		5. Subtract Line 4 from Line 3	5 00
		6. Divide Line 5 by Line 1.	6 %
		7. Multiply Line 2 by Line 6.	7 00
		8. Subtract Line 7 from Line 5. Enter here and on Form MO- A, Part 2, Line 10.	8 00

Child Tax Credit Worksheet - 2009

Name(s) **ELIZABETH C HELFANT**

SSN **243-92-2876**

1. Number of qualifying children: 2 x \$1,000. Enter the result.	1	2,000																																																																														
2. Enter the amount from Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 36.	2	74,766																																																																														
3. 1040 filers. Enter the total of any - <ul style="list-style-type: none"> • Exclusion of income from Puerto Rico, and • Amounts from Form 2555, lines 45 and 50; Form 2555- EZ, line 18; and Form 4563, line 15. 1040A and 1040NR filers. Enter - 0- .	3	0																																																																														
4. Add lines 2 and 3. Enter the total.	4	74,766																																																																														
5. Enter the amount shown below for your filing status. <ul style="list-style-type: none"> • Married filing jointly - \$110,000 • Single, head of household, or qualifying widow(er) - \$75,000 • Married filing separately - \$55,000 	5	75,000																																																																														
6. Is the amount on line 4 more than the amount on line 5? <input checked="" type="checkbox"/> No. Leave line 6 blank. Enter - 0- on line 7. <input type="checkbox"/> Yes. Subtract line 5 from line 4. If the result is not a multiple of \$1,000, increase it to the next multiple of \$1,000. For example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.	6	0																																																																														
7. Multiply the amount on line 6 by 5% (.05). Enter the result.	7	0																																																																														
8. Is the amount on line 1 more than the amount on line 7? <input type="checkbox"/> No. STOP You cannot take the child tax credit on Form 1040, line 51; Form 1040A, line 33; or Form 1040NR, line 47. You also cannot take the additional child tax credit on Form 1040, line 65; Form 1040A, line 42; or Form 1040NR, line 61. Complete the rest of your Form 1040, 1040A, or Form 1040NR. <input checked="" type="checkbox"/> Yes. Subtract line 7 from line 1. Enter the result. Go to line 9.	8	2,000																																																																														
9. Enter the amount from Form 1040, line 46; Form 1040A, line 28; or Form 1040NR, line 43.	9	4,304																																																																														
10. Add the following amounts from: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Form 1040</th> <th style="text-align: center;">or</th> <th style="text-align: left;">Form 1040A</th> <th style="text-align: center;">or</th> <th style="text-align: left;">Form 1040NR</th> <th style="text-align: center;">+</th> <th></th> </tr> </thead> <tbody> <tr> <td>Line 47</td> <td></td> <td>Line 29</td> <td></td> <td>Line 44</td> <td>+</td> <td></td> </tr> <tr> <td>Line 48</td> <td></td> <td>Line 31</td> <td></td> <td>Line 45</td> <td>+</td> <td></td> </tr> <tr> <td>Line 49</td> <td></td> <td>Line 32</td> <td></td> <td>Line 46</td> <td>+</td> <td>1,500</td> </tr> <tr> <td>Line 50</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td>Form 5695, line 11</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td>Form 8834, line 22</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td>Form 8910, line 21</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td>Form 8936, line 14</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td>Schedule R, line 24</td> <td></td> <td></td> <td></td> <td></td> <td>+</td> <td></td> </tr> <tr> <td colspan="6" style="text-align: right;">Enter the total.</td> <td style="text-align: center;">10</td> <td style="text-align: right;">1,500</td> </tr> </tbody> </table>	Form 1040	or	Form 1040A	or	Form 1040NR	+		Line 47		Line 29		Line 44	+		Line 48		Line 31		Line 45	+		Line 49		Line 32		Line 46	+	1,500	Line 50					+		Form 5695, line 11					+		Form 8834, line 22					+		Form 8910, line 21					+		Form 8936, line 14					+		Schedule R, line 24					+		Enter the total.						10	1,500		
Form 1040	or	Form 1040A	or	Form 1040NR	+																																																																											
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Schedule R, line 24					+																																																																											
Enter the total.						10	1,500																																																																									
11. Are you claiming any of the following credits? <ul style="list-style-type: none"> • Mortgage interest credit, Form 8396 • Adoption credit, Form 8839 • Residential energy efficient property credit, Form 5695, Part II • District of Columbia first-time homebuyer credit, Form 8859 <input checked="" type="checkbox"/> No. Enter the amount from line 10. <input type="checkbox"/> Yes. Complete the Line 11 Worksheet to figure the amount to enter here.	11	1,500																																																																														
12. Subtract line 11 from line 9. Enter the result.	12	2,804																																																																														
13. Is the amount on line 8 of this worksheet more than the amount on line 12? <input checked="" type="checkbox"/> No. Enter the amount from line 8. <input type="checkbox"/> Yes. Enter the amount from line 12. This is your child tax credit.	13	2,000																																																																														

Note: You may be able to take the additional child tax credit on Form 1040, line 65; Form 1040A, line 42; or Form 1040NR, line 61, only if you answered "Yes" on line 13.

• First, complete your Form 1040 through line 64a (also complete line 69), Form 1040A through line 41a, or Form 1040NR through line 60 (also complete line 63).

• Then, use Form 8812 to figure any additional child tax credit.